

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN DIVISIONIn re: STEPHANIE JONES NORWOOD
STEVEN WAYNE NORWOOD
Debtor(s)

Case No.: 19-12027-JDW

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/14/2019.
- 2) The plan was confirmed on 09/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 04/14/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/06/2020, 08/09/2021.
- 5) The case was dismissed on 05/11/2022.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 105,534.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$56,627.24
Less amount refunded to debtor:	\$2,135.49

NET RECEIPTS: \$54,491.75**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,410.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$3,640.69
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,050.69

Attorney fees paid and disclosed by debtor: \$190.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
1ST FRANKLIN FINANCIAL CORP	Unsecured	160.00	272.50	272.50	.00	.00
ACCOUNT CONTROL TECH	Secured	NA	NA	NA	.00	.00
ADP LLC	Secured	NA	NA	NA	.00	.00
ALLY FINANCIAL	Secured	16,610.54	17,308.92	14,575.00	14,575.00	1,441.26
ALLY FINANCIAL	Secured	NA	NA	NA	.00	.00
ALLY FINANCIAL	Unsecured	NA	2,733.92	2,733.92	2,733.92	.00
AMERICAN CORADIUS INTERNATIONAL	Secured	NA	NA	NA	.00	.00
AMERICAN CORADIUS INTERNATIONAL	Secured	NA	NA	NA	.00	.00
BANK OF HOLLY SPRINGS	Secured	88,000.00	87,238.29	23,880.57	23,880.57	.00
BANK OF HOLLY SPRINGS	Secured	8,521.00	10,475.76	8,521.00	3,311.94	.00
BANK OF HOLLY SPRINGS	Secured	1,954.76	2,932.14	2,932.14	1,139.66	.00
BAPTIST MEDICAL GROUP	Unsecured	2,283.95	NA	NA	.00	.00
BRUCE TELEPHONE COMPANY	Unsecured	251.83	NA	NA	.00	.00

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CAMPBELL CLINIC	Unsecured	177.81	NA	NA	.00	.00
CAPITAL ONE BANK USA NA	Unsecured	948.68	948.68	948.68	.00	.00
CAPITAL ONE BANK USA NA	Unsecured	NA	914.20	914.20	.00	.00
CHARTER MEDICAL	Unsecured	147.72	NA	NA	.00	.00
CHICKASAW COUNTY JUSTICE COURT	Secured	NA	NA	NA	.00	.00
COFFEEVILLE JUSTICE COURT	Secured	NA	NA	NA	.00	.00
COMENITY BANK	Unsecured	1,365.01	NA	NA	.00	.00
CORRECT CARE INC	Unsecured	75.00	NA	NA	.00	.00
CREDENCE	Secured	NA	NA	NA	.00	.00
CREDIT ACCEPTANCE CORP	Secured	354.33	354.00	354.00	354.00	.33
CSPIRE	Unsecured	1,363.04	NA	NA	.00	.00
CT CORPORATION	Secured	NA	NA	NA	.00	.00
DIRECTV, LLC BY AMERICAN INFOSOUF	Unsecured	442.00	442.98	442.98	.00	.00
FEDLOAN SERVICING	Unsecured	56,477.00	56,351.18	56,351.18	.00	.00
FRANKLIN COLLECTION SERVICES	Secured	NA	NA	NA	.00	.00
FROST ARNETT COMPANY	Secured	NA	NA	NA	.00	.00
HANGER CLINIC	Unsecured	175.82	NA	NA	.00	.00
HEARTLAND ECSI	Unsecured	1,021.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Secured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Secured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	23,000.00	103,685.66	103,685.66	.00	.00
LAFAYETTE COUNTY JUSTICE COURT	Secured	NA	NA	NA	.00	.00
LAW OFFICE OF DAVID EDWARDS PC	Secured	NA	NA	NA	.00	.00
MARSHALL COUNTY CHANCERY CLERK	Secured	NA	NA	NA	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	103.04	682.03	682.03	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	107.97	103.04	103.04	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	44.25	35.40	35.40	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	81.00	81.00	81.00	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	13.58	35.40	35.40	.00	.00
MID SOUTH CREDIT BUREAU	Unsecured	733.32	786.96	786.96	.00	.00
MID SOUTH CREDIT BUREAU	Unsecured	3,180.29	2,911.32	2,911.32	.00	.00
MITCHELL, MCNUTT & SAMS	Unsecured	805.15	NA	NA	.00	.00
MS DEPARTMENT OF REVENUE	Late Taxes	254.11	254.11	254.11	4.38	.00
MS DEPARTMENT OF REVENUE	Secured	NA	NA	NA	.00	.00
MURPHREES FRAME SUPPLY	Unsecured	2,892.67	NA	NA	.00	.00
PAYPAL CREDIT	Unsecured	89.50	NA	NA	.00	.00
RADIOLOGY ASSOC OF OXFORD	Secured	NA	NA	NA	.00	.00
RENASANT BANK	Unsecured	NA	NA	NA	.00	.00
ROSAMOND H POSEY	Secured	NA	NA	NA	.00	.00
SCHUMACHER CLINIC PARTNERS	Secured	NA	NA	NA	.00	.00

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SMITH ROUCHON & ASSOCIATES	Unsecured	75.00	NA	NA	.00	.00
STERN CARDIOVASCULAR CENTER	Unsecured	4.00	NA	NA	.00	.00
TRS RECOVERY	Secured	NA	NA	NA	.00	.00
TRS RECOVERY SERVICES	Unsecured	246.59	NA	NA	.00	.00
UNITED COLLECTION BUREAU INC	Unsecured	5,287.00	NA	NA	.00	.00
UNITED COLLECTION BUREAU, INC	Secured	NA	NA	NA	.00	.00
UNITED EMERGENCY SERVICES, INC	Unsecured	669.00	NA	NA	.00	.00
URGENT CARE CLINIC	Unsecured	55.00	NA	NA	.00	.00
US DEPART OF EDUCATION	Secured	NA	NA	NA	.00	.00
US DEPARTMENT OF EDUCATION	Secured	NA	NA	NA	.00	.00
US DEPARTMENT OF EDUCATION	Secured	NA	NA	NA	.00	.00
US DEPARTMENT OF EDUCATION/MOHI	Unsecured	NA	5,586.52	5,586.52	.00	.00
WELLS FARGO HOME MORTGAGE	Secured	NA	NA	NA	.00	.00
YALOBUSHA COUNTY CHANCERY CLEF	Secured	NA	NA	NA	.00	.00

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YALOBUSHA COUNTY TAX COLLECTOR	Secured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	23,880.57	23,880.57	.00
Mortgage Arrearage:	11,453.14	4,451.60	.00
Debt Secured by Vehicle:	14,929.00	14,929.00	1,441.59
All Other Secured:	.00	.00	.00
TOTAL SECURED:	50,262.71	43,261.17	1,441.59

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	175,824.90	2,738.30	.00
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Disbursements:

Expenses of Administration:	\$7,050.69		
Disbursements to Creditors:	\$47,441.06		
TOTAL DISBURSEMENTS:			\$54,491.75

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/29/2022

By: /s/Locke D. Barkley

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.